

NEW JERSEY STATE HEALTH BENEFITS PROGRAM FALL 2007 ANNUAL OPEN ENROLLMENT PERIOD FOR STATE EMPLOYEES PAID THROUGH CENTRALIZED PAYROLL

The annual Open Enrollment period for the State Health Benefits Program (SHBP) is scheduled for **October 1 to October 31, 2007**. During this period, eligible employees have the opportunity to enroll in or change existing health coverage. Changes made during this Open Enrollment period will be **effective January 5, 2008**.

Please Note — This Open Enrollment is only for the SHBP plans that are currently in place (**NJ PLUS**, the **Traditional Plan**, the **HMO** plans: **Aetna**, **Amerihealth**, **CIGNA**, **Health Net**, and **Oxford**; along with the current **dental plans** and **Employee Prescription Drug Plan**). If it is not imperative that you make a plan change at this time, **you may want to wait for a “special” open enrollment to take place in 2008 for the SHBP’s new PPO and redesigned HMO plans.**

Employee Contributions — **State employees covered under the CWA, AFSCME, IPFTE, and employees not covered by a labor agreement** are now required to contribute 1.5 percent of annual base salary regardless of the SHBP medical plan or level of coverage that is selected; and the former premium sharing arrangement of paying 5 percent of HMO premiums or 25 percent of Traditional Plan premiums has ended.

The chart below provides SHBP medical plan contact numbers and coverage areas¹. Please also note the new SHBP medical plan numbers denoting the 1.5 percent employee contribution arrangement.

Employees covered under other labor bargaining units who remain subject to premium sharing, should see their human resources representative to obtain the premium sharing rate charts for the 2008 plan year.

Changes to Health Plans — Changes to SHBP health plans, including new provider and prescription drug copayment amounts, are detailed in the *Health Capsule* newsletter that accompanies this flier. If you did not receive the *Health Capsule*, please see your human resources representative for a copy.

Certain employees hired on or after July 1, 2003, are prohibited from enrolling in the Traditional Plan, including State employees as determined by union contract, all non-aligned State employees as provided under Chapter 119, P.L. 2003, all active Fraternal Order of Police members paid through Centralized Payroll and members of New Jersey State Police units effective July 1, 2005. See your human resources representative for information about your union affiliation.

AVAILABLE MEDICAL PLANS			
Unit #	Health Plan Name	Member Services Telephone Number	Service Area
004	NJ PLUS	1-800-414-7427	All of NJ & FL; Parts of DE, NY & PA
102	Traditional Plan	1-800-414-7427	Unrestricted
005	Aetna Health	1-800-309-2386	All of NJ, CT, DE, ME & Wash. DC; Parts of AZ, FL, GA, IL, IN, MD, MA, NV, NH, NY, NC, OH, PA, TN, TX, VA & WA
006	CIGNA HealthCare	1-800-244-6224	All of NJ, AZ, CT, DE, MD, ME, NH, NM, RI, VT & Wash. DC; Parts of AL, AR, CA, CO, FL, GA, ID, IL, IN, KS, KY, LA, MA, MI, MO, MS, NV, NY, NC, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WV & WI
007	Oxford Health Plans	1-800-760-4566	All of NJ; Parts of NY
008	AmeriHealth	1-800-877-9829	All of NJ & DE; Parts of PA
009	Health Net	1-800-441-5741	All of NJ & CT; Parts of NY

¹The cost of SHBP medical and prescription drug plan coverage is now independent of plan or coverage level selected, therefore, premium amounts are no longer shown. Employees are still required to share the premium cost if enrolled for SHBP Dental Plans which are listed on the reverse side of this chart.

EMPLOYEE DENTAL PLANS FALL 2007 ANNUAL OPEN ENROLLMENT PERIOD FOR STATE EMPLOYEES PAID THROUGH CENTRALIZED PAYROLL

The annual Open Enrollment period for the Employee Dental Plans is scheduled for **October 1 to October 31, 2007**. During this period, eligible employees have the opportunity to enroll in or change existing coverage. All enrollments or changes made during this Open Enrollment will be **effective January 5, 2008**.

Any eligible employee wishing to make a change may choose between:

- one of six **Dental Plan Organizations**; or
- the **Dental Expense Plan** (administered by Aetna Dental).

Dental Plan Changes — As of January 1, 2008, the SHBP will terminate the participation of four Dental Plan Organizations (DPOs): **Assurant Employee Benefits, Flagship Health Systems, Inc., Group Dental Health Administrators, Inc., and Dental Group of New Jersey, Inc.**

DPO members who are affected by this termination must choose a new plan and return a *Dental Plan Enrollment Application* to your human resources representative by October 31. The new dental plan you choose will become effective January 1, 2008. If you do not transfer to another plan you will be without dental coverage as of January 1.

Dental Plan Rates — The State and State employees share dental plan premiums. Employees will pay the same premium amounts for any DPO in the 2008 plan year. Employee premiums for each plan and coverage level are shown in the chart below. **There is no increase in dental plan rates for the 2008 plan year.**

Employees must maintain enrollment in a dental plan choice for a minimum of 12 months before they are permitted to change plans. Therefore, if you were not enrolled in a dental plan as of January 1, 2007; you cannot make a dental plan change during this open enrollment (unless you are a member of one of the DPO plans that are being terminated).

See your human resources representative to obtain a *Dental Plan Enrollment Application* and to find out when completed applications are due.

If you are changing DPOs, contact the new DPO to confirm participation of a particular dentist or dental facility in its program. Be sure you confirm that the dentist or dental facility you select is taking new patients and participates with the DPO in the State program since DPOs also service other organizations.

AVAILABLE DENTAL PLANS				EMPLOYEE PREMIUM INFORMATION			
Unit# Dental Plan Name		Member Services Telephone Number	Service Area (contact dental plan to verify available providers in your county)	BIWEEKLY COST (26 Pay Periods)			
				Single	Member & Spouse/ Partner ²	Family	Parent & Child(ren)
301	Atlantic Southern Dental (BeneCare)	1-800-843-4727	Parts of NJ	\$4.75	\$8.31	\$13.55	\$9.96
302	Community Dental Associates	(856) 451-8844	Cumberland County NJ	\$4.75	\$8.31	\$13.55	\$9.96
305	CIGNA Dental Health, Inc.	1-800-367-1037	Parts of NJ, Eastern PA	\$4.75	\$8.31	\$13.55	\$9.96
307	Healthplex (International Health Care Svcs.)	1-800-468-0600	Parts of NJ	\$4.75	\$8.31	\$13.55	\$9.96
317	Horizon Dental Choice	1-800-433-6825	All of NJ (except Salem and Hunterdon Co.)	\$4.75	\$8.31	\$13.55	\$9.96
319	Aetna DMO	1-800-843-3661	All of NJ, Eastern PA	\$4.75	\$8.31	\$13.55	\$9.96
399	Dental Expense Plan ¹ (administered by Aetna Dental)	1-877-238-6200	Unrestricted	\$9.51	\$16.53	\$27.05	\$20.03

¹ Dental Expense Plan allowable charges are subject to the reasonable and customary allowances applied by Aetna Dental.

² "Partner" denotes a *civil union partner* or an eligible same-sex *domestic partner* as recognized under New Jersey State Law.